Confirmation No: 4487 Date of Notice of Allowance: May 17, 2006

Serial No.: 09/501,874 Attorney Docket No.: 3892-4000

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini

> Group Art Unit: 362.1

Serial No.: 09/501.874

Examiner:

SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

Filed: February 10, 2000 Elisca

Mail Stop Issue Fee Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

## ISSUE FEE TRANSMITTAL LETTER

Sir:

For:

In response to the Notice of Allowability mailed May 17, 2006, Applicants submit herewith the Issue Fee Transmittal Form. The Commissioner is hereby authorized to charge \$703.00 to cover the Issue Fee Due (\$700) and an advance order of 1 copy of the patent (\$3) to Deposit Account No. 13-4500, Order No. 3892-4000.

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any over payment, to Deposit Account No. 13-4500, Order No. 3892-4000. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Bv:

Respectfully submitted, MORGAN & PINNEGAN I

Dated: August 17, 2006

Angus R. Gill

Registration No. 51,133

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PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 or Fax (571)-273-2885

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☐ Publication Fee (No small entity discount permitted)

Advance Order - # of Copies 1 copy

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27123 7590 05/17/2006 MORGAN & FINNEGAN, L.L.P. 3 WORLD FINANCIAL CENTER NEW YORK, NY 10281-2101			I hereby certify States Postal Staddressed to the	have its own certificate of mailing or transmission.  Curificate of Mailing or Transmission  I hereby certify that this Feedy Transmittal is being deposited with the United States Fortal Service with scale of the Mail Stop ISSUE FEE address above, or being facisimit transmitted to the USPTO (27) 1273–2885, on the date indicated below.			
						(Depositor's name)	
				(Signature)			
						(Date)	
APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR			ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/501,874 FITLE OF INVENTION: S	02/10/2000 SYSTEM AND METHOD FO	Stephen Lange Ranzini R SECURE ELECTRONIC FUND TRANSFERS			3892-4000	4487	
APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	E	TOTAL FEE(S) DUE	DATEDIE	

TOTAL FEE(S) DUE

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08/17/2006

EXAMINER ART UNIT CLASS-SUBCLASS ELISCA, PIERRE E 3621 705-064000 Change of correspondence address or indication of "Fee Address" (37 CFR 1.363). 2. For printing on the patent front page, list Morgan & Finnegan, L.L.P. (1) the names of up to 3 registered patent attorneys Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached. or agents OR, alternatively, (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required. 3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type) PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment. (A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY) Jove Corporation Berkley, Michigan, US National Center for Manufacturing Sciences Ann Arbor, Michigan, US Please check the appropriate assignee category or categories (will not be printed on the patent): 🔲 Individual 🖾 Corporation or other private group entity 🚨 Government 4a. The following fee(s) are enclosed: 4b. Payment of Fee(s): Issue Fee

\$0

A check in the amount of the fee(s) is enclosed.

Payment by credit card. Form PTO-2038 is attached.

☑ The Director is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 13.4500 (order# 3892.4000) (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above) a. Applicant claims SMALL ENTITY status. See 37 CFR 1,27. b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2). The Director of the USPTO is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

VOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in

necreat as shown by the records of the United States Pattent and Trademant, Office. Authorized Signature August 17, 2006 Angus R. Gill Typed or printed name Registration No. 51,133 his collection of information is required by 37 GFR 1311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentially is generated by 51 U.S. 43 TGFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and the first the completed application error by the USPTO 2 and 37 GFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and this form and/or suggestions for reducing this burden, about the early of the preparate Inder the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.